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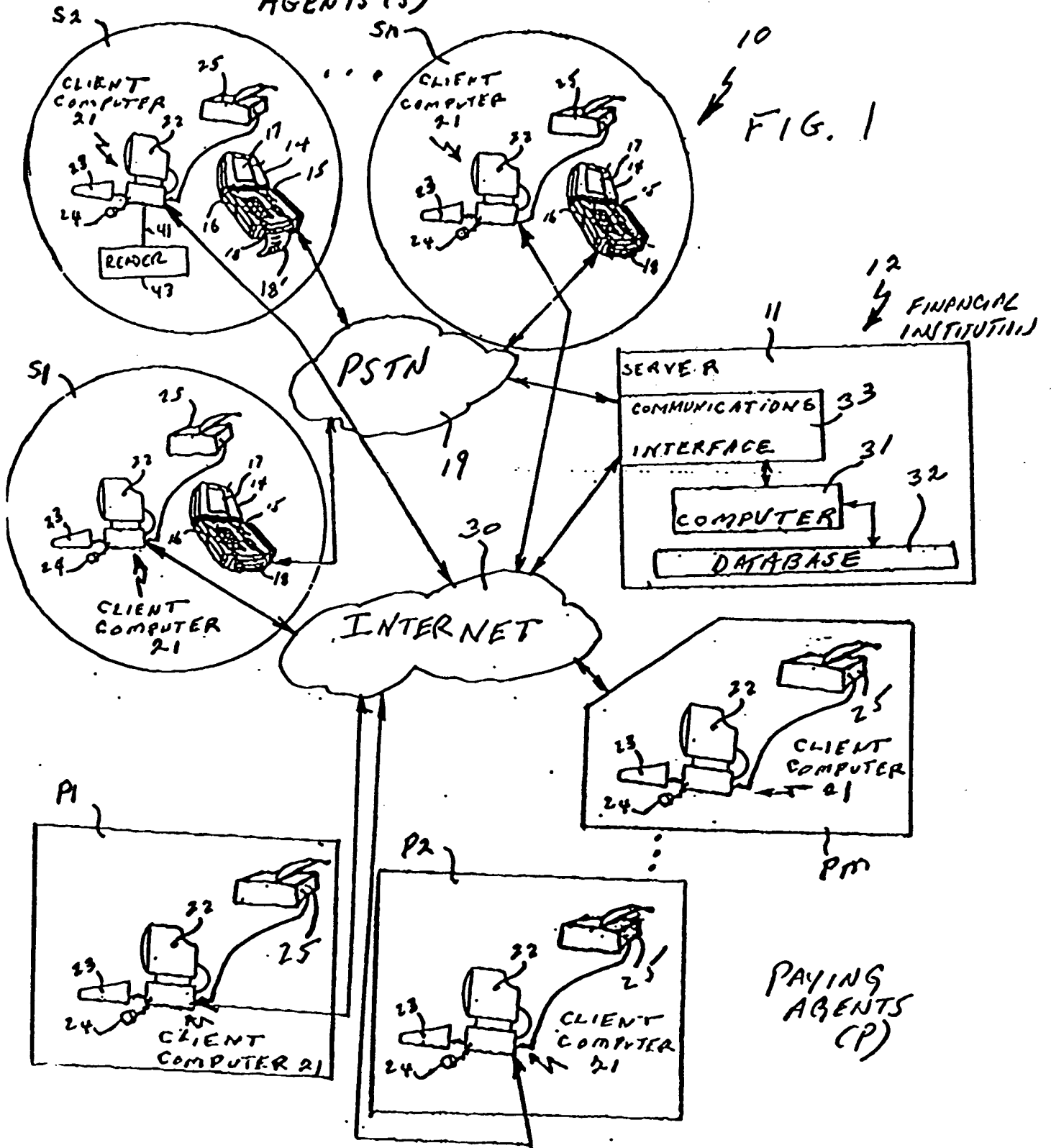
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SELLING AGENTS(S)

10

FIG. 1



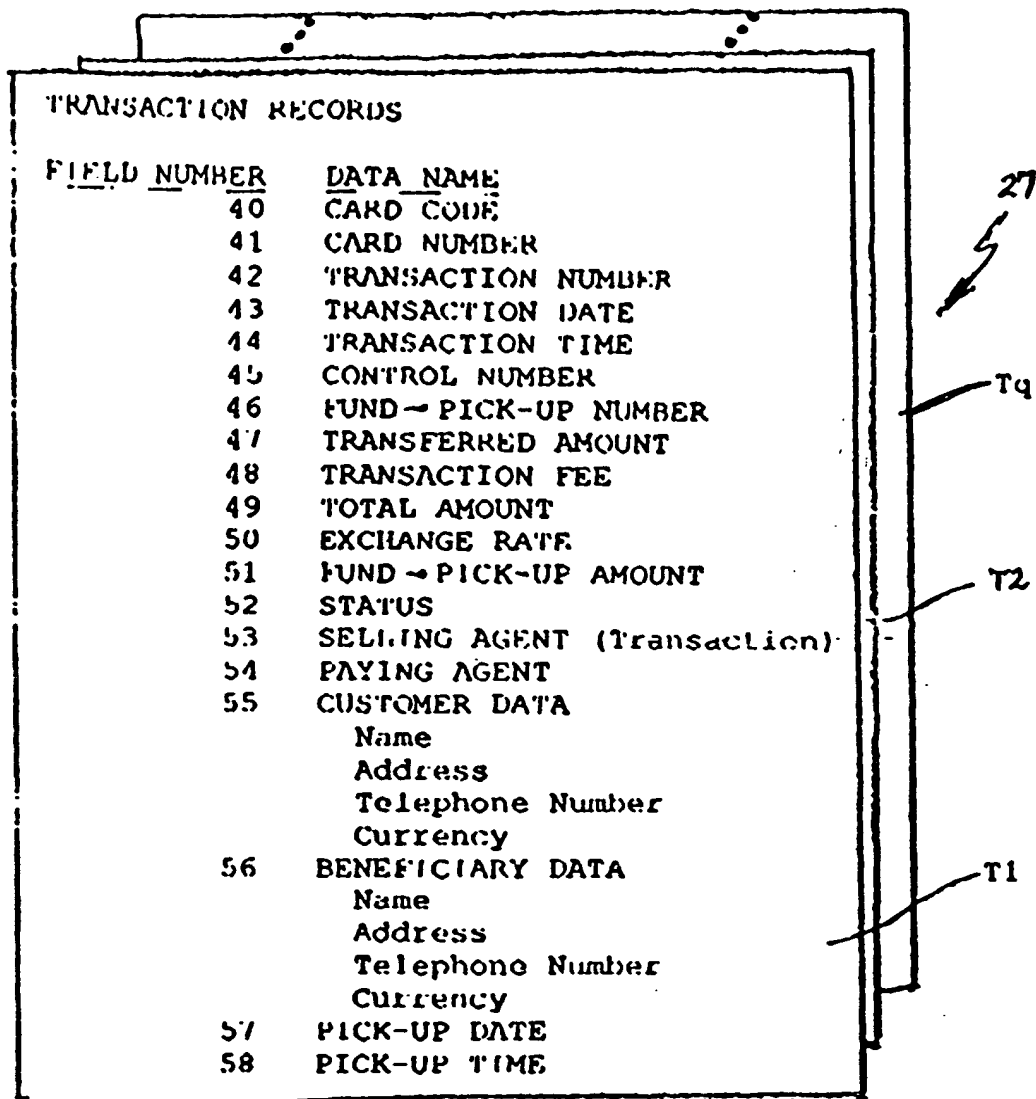


FIG. 2

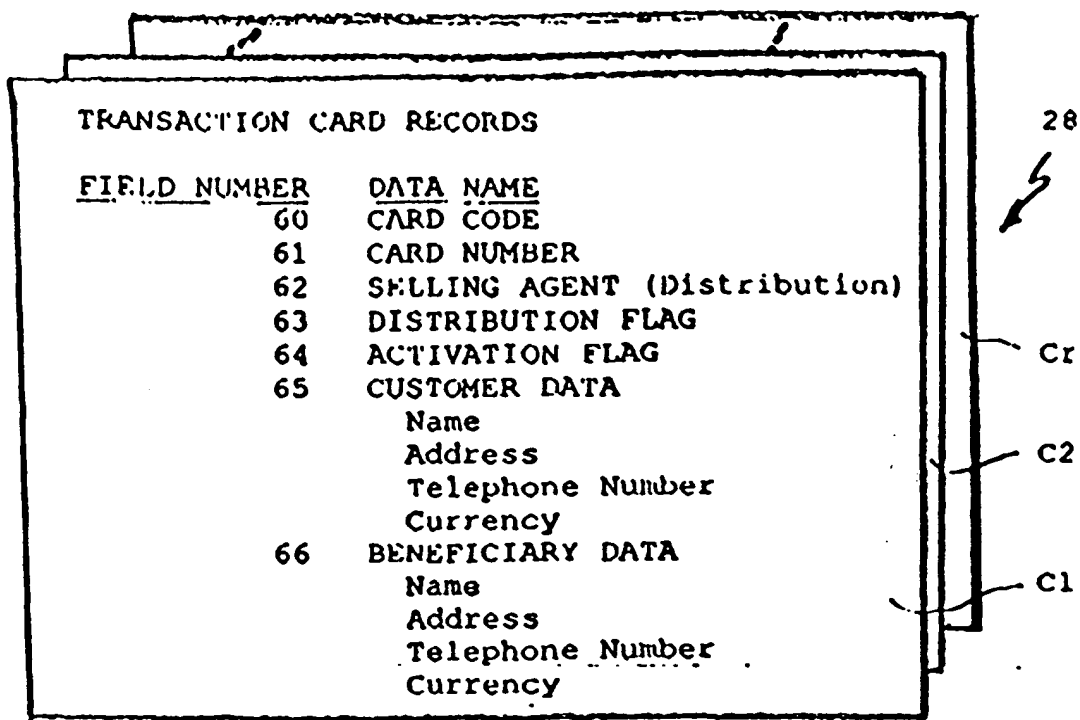


FIG. 3

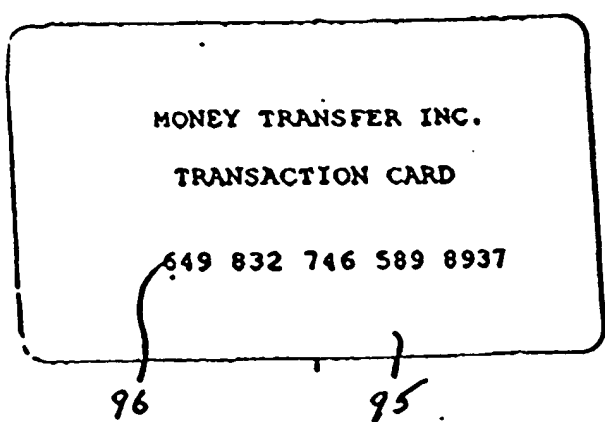


FIG. 4

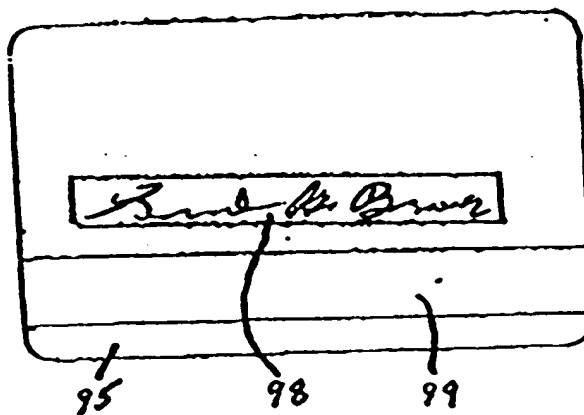


FIG. 5

TRANSACTION CARD DISTRIBUTION AND ACTIVATION PROCESS 39

FINANCIAL
INSTITUTION 12

SELLING AGENTS
51 - 54

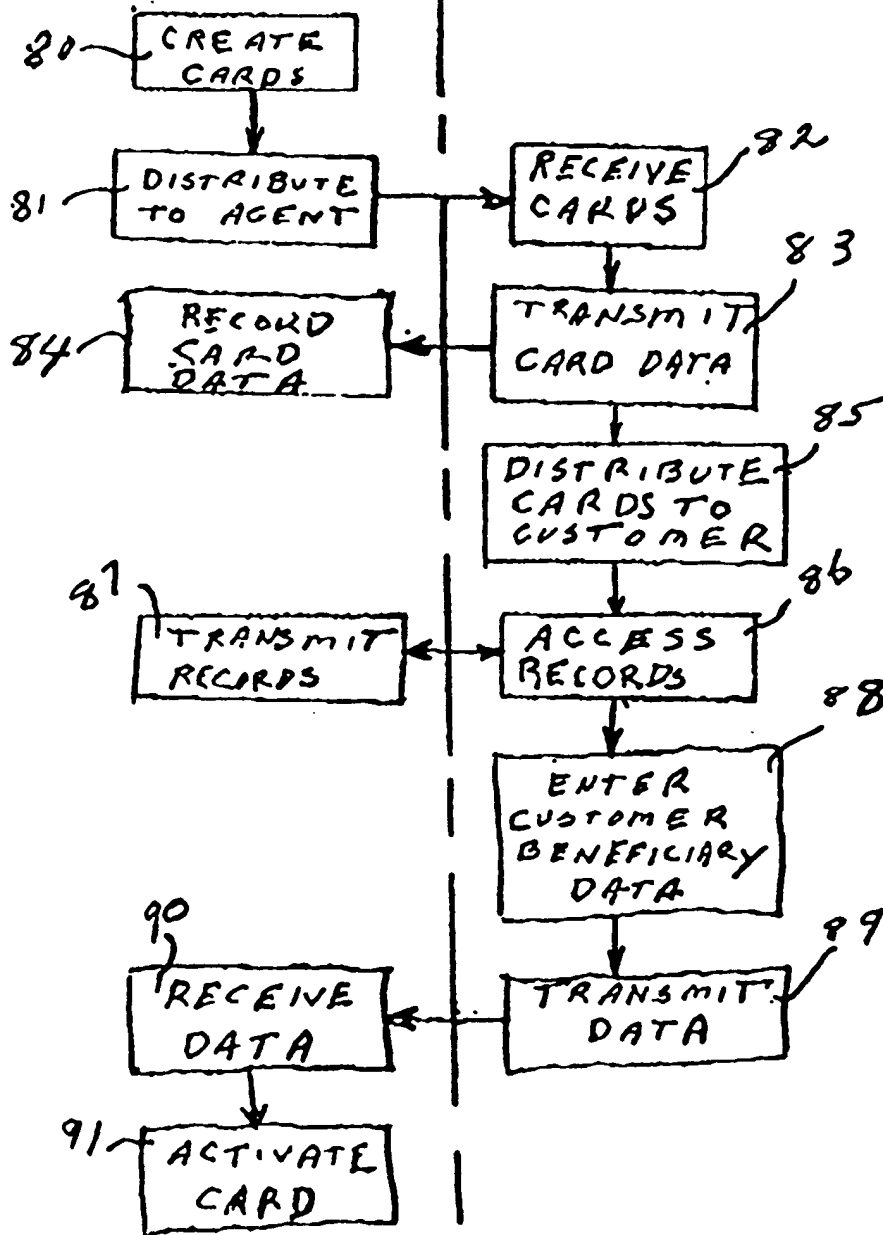


FIG. 6

FINANCIAL
INSTITUTION
12

MONEY-TRANSFER PROCESS 100

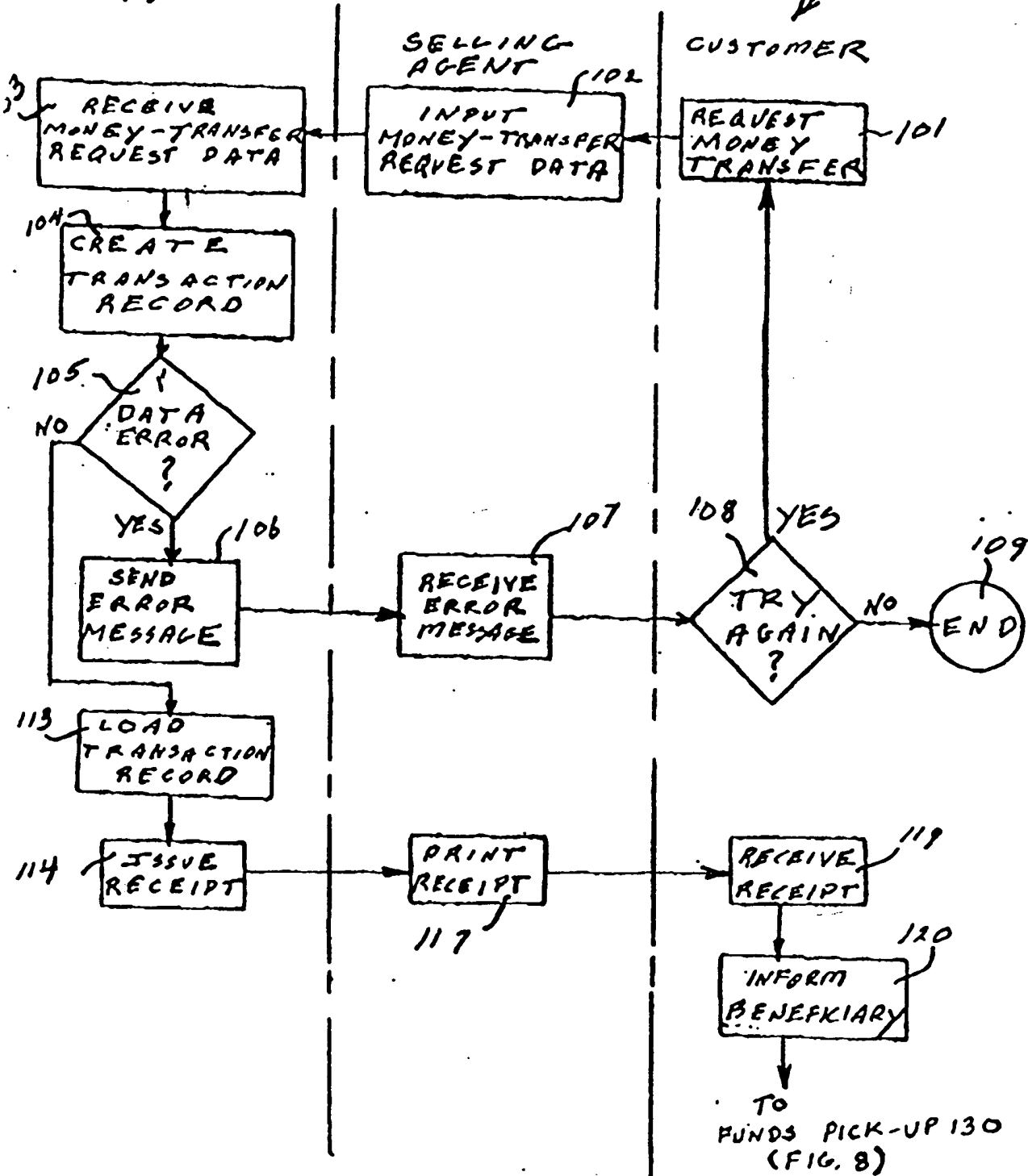


FIG. 7.

FINANCIAL
INSTITUTION
12

FUND-PICK-UP PROCESS

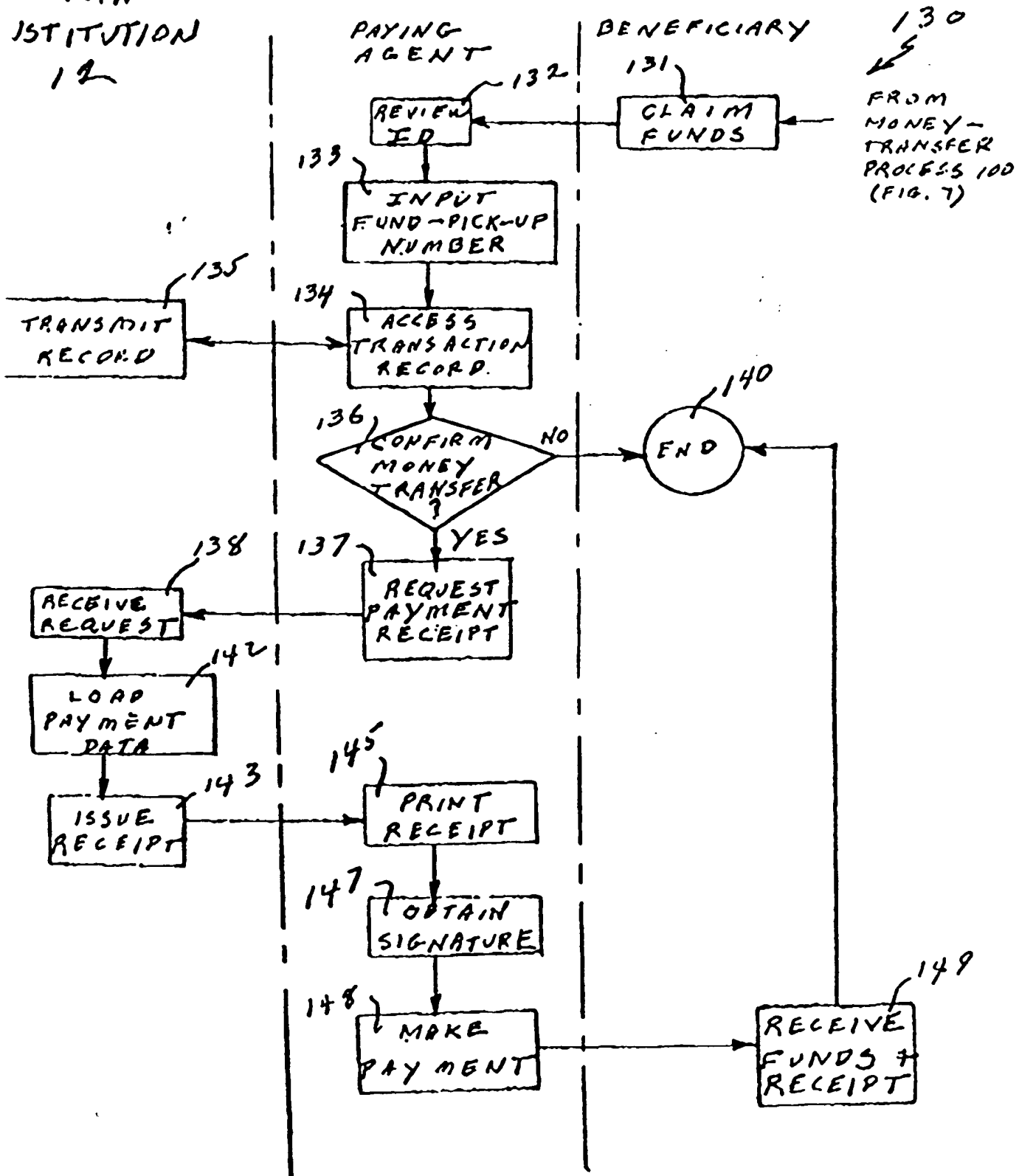


FIG. 8

Internet (and/or
other network)
access

FIG. 9

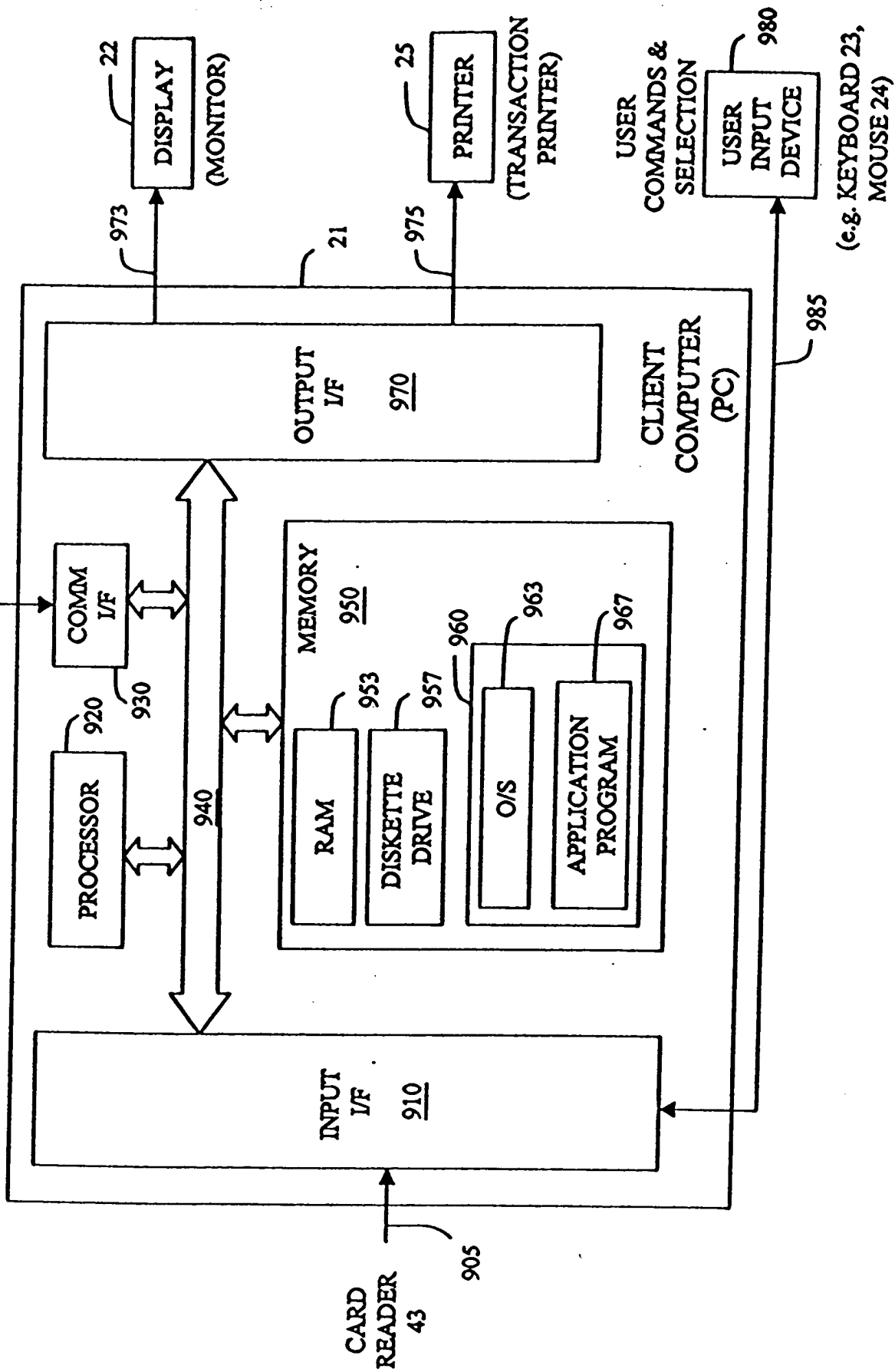


FIG. 10

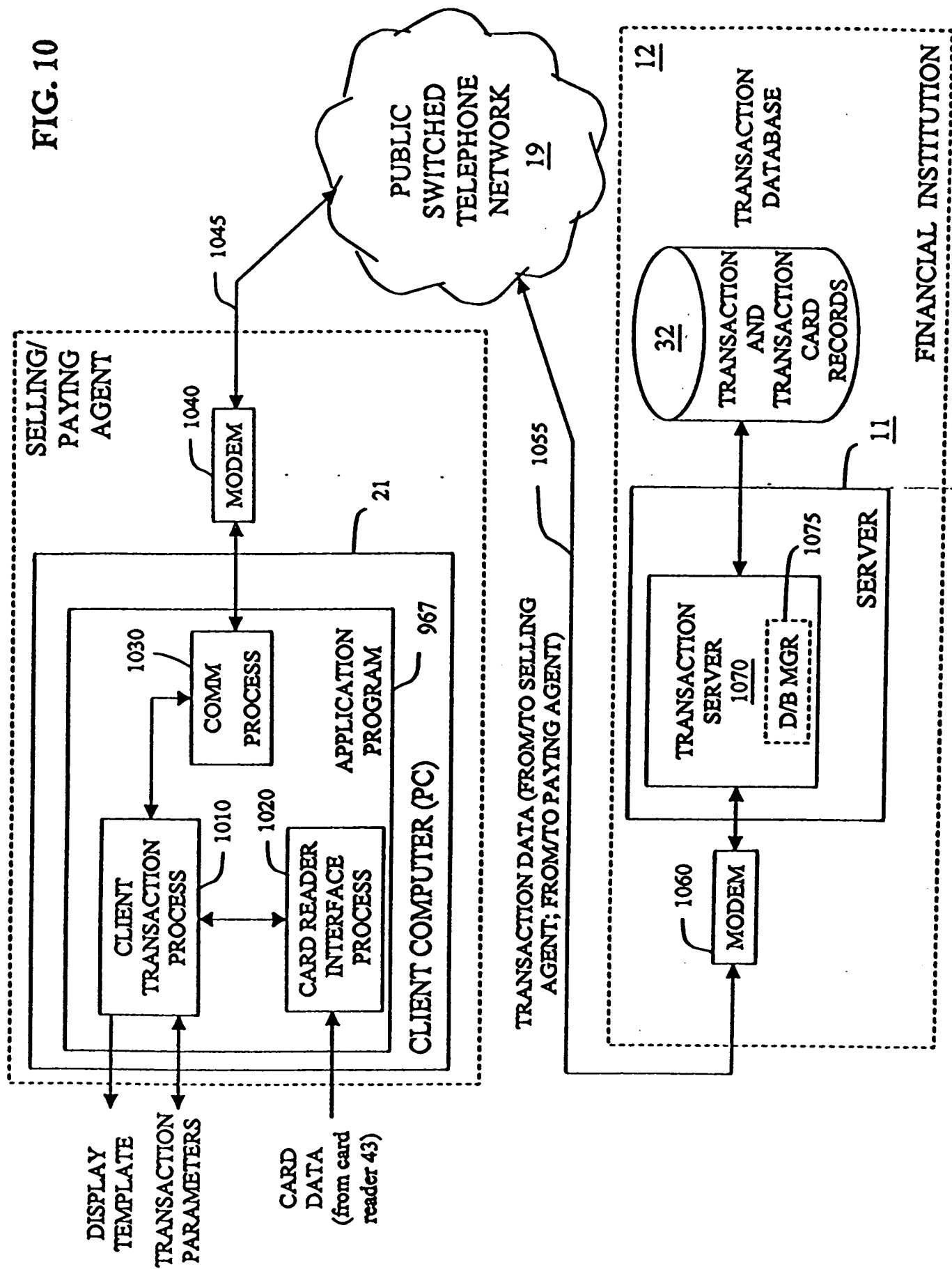
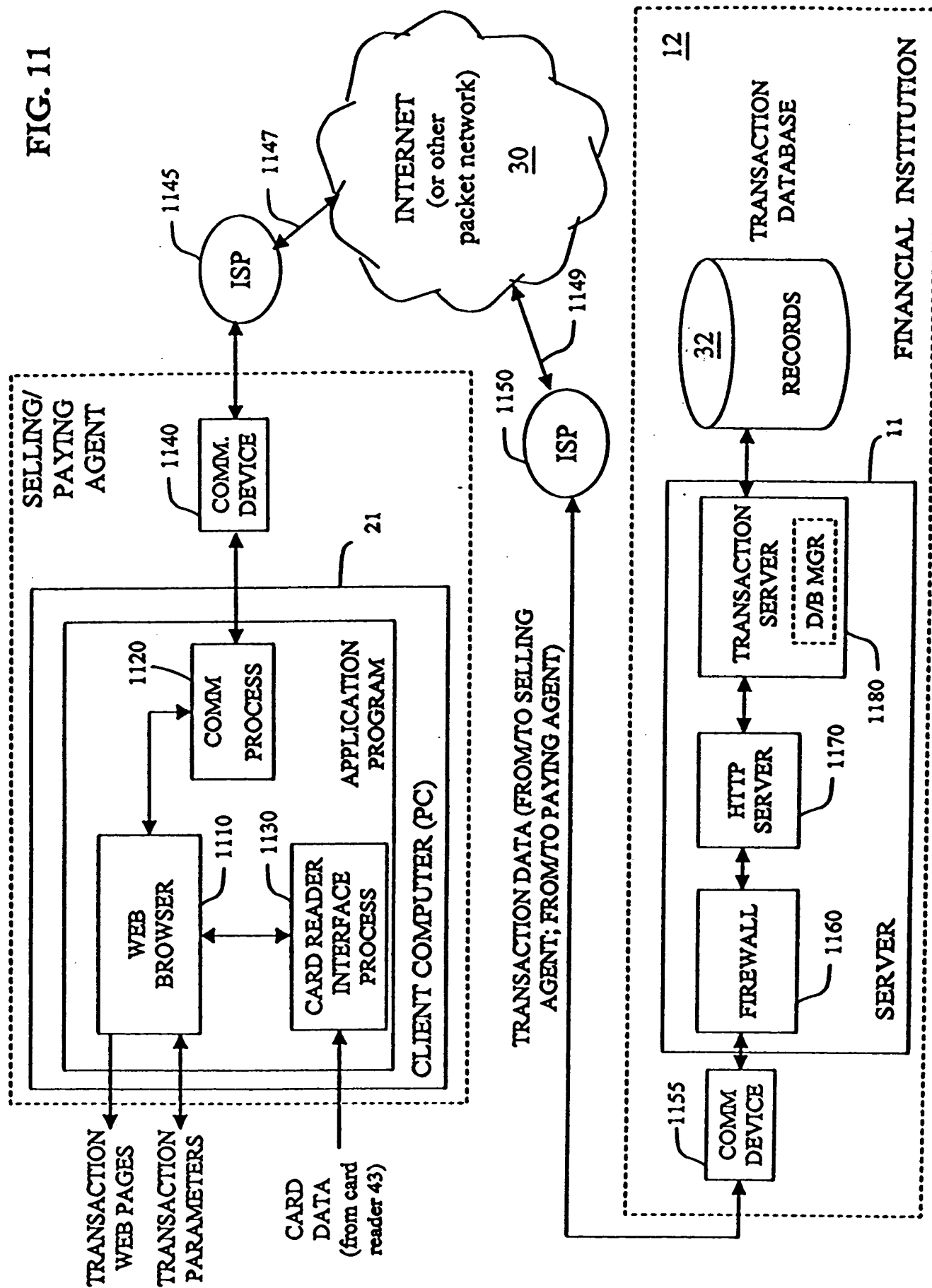


FIG. 11



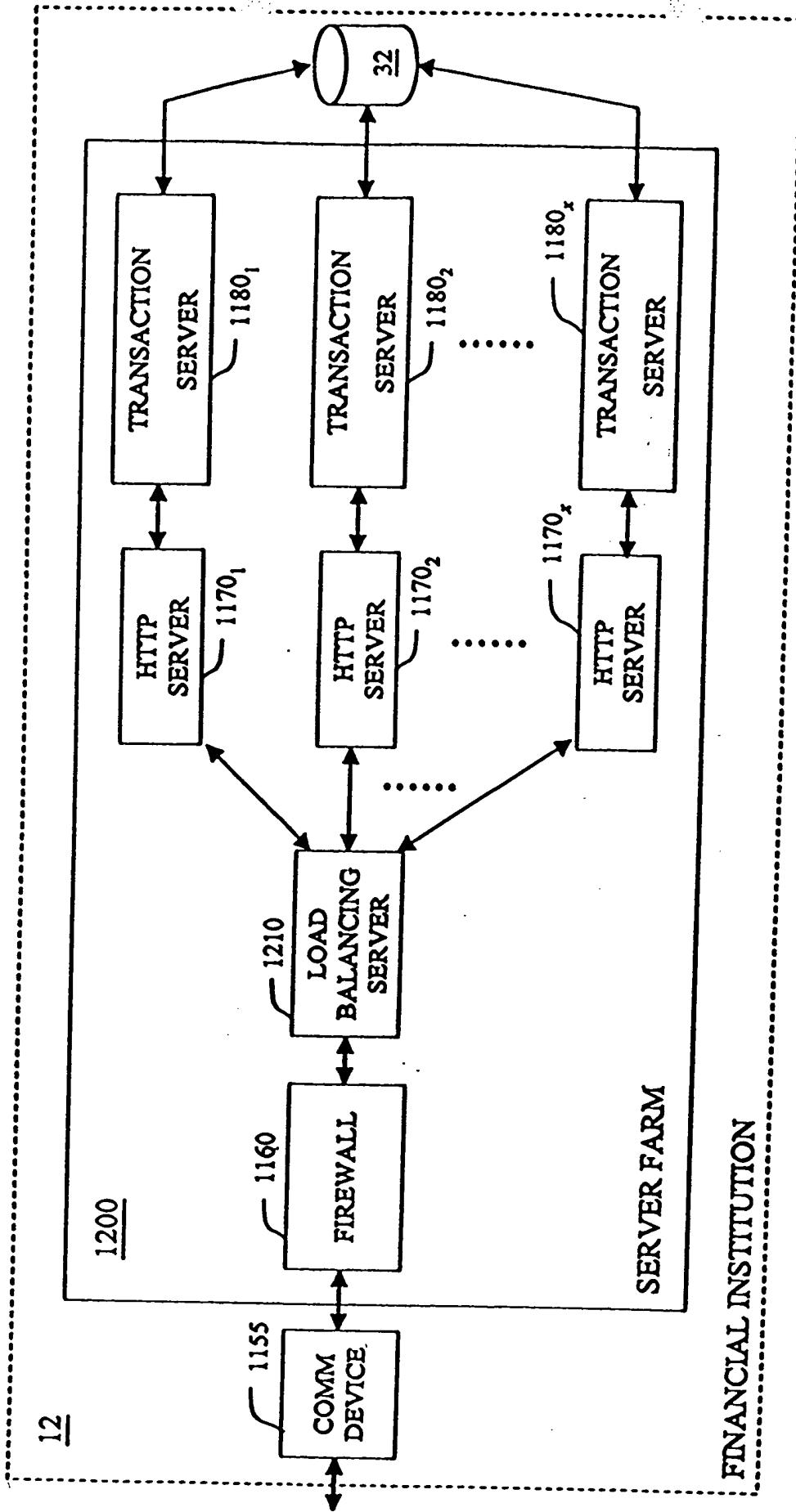


FIG. 12